



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name FIRSTBANK HOLDING COMPANY

City/State LAKEWOOD, CO

Bank Holding Company Information

Federal Reserve District: 10

Consolidated Assets (\$000): 27,388,540

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRSTBANK HOLDING COMPANY
12345 W COLFAX AVENUE

LAKEWOOD, CO 80215

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BHC Name _____ City/State _____

Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	25,974,115	21,443,760	22,036,982	19,107,642	18,059,784
Net income (\$000)	222,451	171,618	237,688	270,800	271,116
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.63	2.65	46	2.99	2.80	62	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73
+ Non-interest income	0.55	1.09	25	0.57	1.21	23	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24
- Overhead expense	1.65	2.21	14	1.94	2.59	21	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
- Provision for credit losses	0.04	-0.12	85	0.25	0.66	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
+ Securities gains (losses)	0	0.01	48	0	0.03	16	0	0.02	16	0	0.01	50	0	0	28
+ Other tax equivalent adjustments	0	0	8	0.01	0	90	0.01	0	90	0.02	0	92	0.01	0	90
= Pretax net operating income (tax equivalent)	1.49	1.76	29	1.39	0.91	79	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84
Net operating income	1.14	1.34	33	1.07	0.70	78	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78
Net income	1.14	1.34	33	1.07	0.71	77	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.78	3.12	26	3.29	3.64	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34
Interest expense	0.07	0.26	12	0.20	0.58	7	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10
Net interest income (tax equivalent)	2.71	2.85	34	3.09	3.05	46	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.01	0.12	18	0.03	0.28	9	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Earnings coverage of net loan and lease losses (X)	251.73	26.30	94	107.73	20.97	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.15	1.32	35	1.12	1.58	22	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	36	1.12	1.55	23	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.08	0.58	4	0.09	0.71	3	0.09	0.71	4	0.05	0.57	4	0.06	0.61	4
30-89 days past due loans and leases / Total loans and leases	0.28	0.29	59	0.30	0.37	50	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80
Liquidity and Funding															
Net noncore funding dependence	-8.03	-3.31	34	-9.92	6.19	9	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-8.47	-9.17	43	-10.39	-2.71	20	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Net loans and leases / Total assets	49.19	58.81	18	54.82	63	21	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Capitalization															
Tier 1 leverage ratio	7.42	9.07	11	8.05	9.05	18	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34
Holding company equity capital / Total assets	7.31	10.79	5	8.14	11.12	9	8.02	11.16	8	9.23	12.43	14	9.07	12.22	8
Total equity capital (including minority interest) / Total assets	7.31	10.91	3	8.14	11.24	6	8.02	11.29	6	9.23	12.57	10	9.07	12.27	7
Common equity tier 1 capital / Total risk-weighted assets	14.46	12.64	79	16.04	12.26	89	15.77	12.38	86	16.50	12.17	90	16.14	12.12	86
Net loans and leases / Equity capital (X)	6.73	5.47	77	6.73	5.73	74	6.63	5.58	75	6.18	5.21	73	6.33	5.29	74
Cash dividends / Net income	52.13	27.22	90	67.07	49.74	77	64.59	42.30	83	46.79	33.12	77	33.38	27.31	62
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
Growth Rates															
Assets	16.34	9.51	80	20.15	16.67	67	22.53	16.68	68	7.50	9.26	56	5.73	7	58
Equity capital	4.44	7.52	42	5.56	6.54	52	6.48	6.99	53	9.36	10.49	61	10.07	7.89	72
Net loans and leases	4.39	-0.66	79	15.83	12.75	70	14.24	9.07	75	6.74	9.10	56	5.39	7.89	41
Noncore funding	-17.80	-21.64	57	-21.53	-6.57	29	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	94.18	103.15	9	92.51	103.27	6	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Cash from ops + noncash items + op expense / Op expense + dividends	96.54	155.61	27	122.59	142.45	47	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	431,786	410,659	557,784	536,290	495,610	5.14	42.94
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	416,411	394,631	536,696	518,007	481,139	5.52	40.78
Tax-exempt income on loans and leases.....	15,375	16,028	21,088	18,283	14,471	-4.07	144.63
Estimated tax benefit on income on loans and leases.....	4,038	4,137	5,465	4,497	3,585	-2.39	20.37
Income on loans and leases (tax equivalent).....	435,824	414,796	563,249	540,787	499,195	5.07	42.69
Investment interest income (tax equivalent).....	87,926	92,625	115,810	196,092	191,167	-5.07	-19.60
Interest on balances due from depository institutions.....	982	3,566	3,913	17,281	9,323	-72.46	-58.21
Interest income on other earning assets.....	1,836	1,065	1,444	1,669	1,485	72.39	355.58
Total interest income (tax equivalent).....	526,568	512,052	684,416	755,829	701,170	2.83	26.11
Interest on time deposits of \$250K or more.....	1,529	4,386	5,275	7,187	1,523	-65.14	
Interest on time deposits < \$250K.....	3,643	9,904	11,672	15,604	6,794	-63.22	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	2,693	12,287	13,360	65,698	49,833	-78.08	-57.15
Interest on other borrowings and trading liabilities.....	6,106	4,409	6,526	2,724	5,807	38.49	-4.01
Interest on subordinated debt and mandatory convertible securities.....	0	0	0	0	0		
Total interest expense.....	13,971	30,986	36,833	91,213	63,957	-54.91	-18.78
Net interest income (tax equivalent).....	512,597	481,066	647,583	664,616	637,213	6.55	28.04
Non-interest income.....	107,318	92,412	126,328	134,240	134,865	16.13	5.72
Adjusted operating income (tax equivalent).....	619,915	573,478	773,911	798,856	772,078	8.10	23.53
Overhead expense.....	322,297	311,454	423,771	435,809	412,298	3.48	14.85
Provision for credit losses.....	8,512	39,567	43,482	12,567	7,652		37.80
Securities gains (losses).....	75	0	0	69	-255		1400.00
Other tax equivalent adjustments.....	-62	1,070	1,177	3,384	2,117		
Pretax net operating income (tax equivalent).....	289,552	223,445	307,774	354,010	354,128	29.59	34.46
Applicable income taxes.....	59,028	41,975	57,307	68,442	69,103	40.63	2.91
Tax equivalent adjustments.....	8,073	9,852	12,779	14,768	13,909	-18.06	-55.47
Applicable income taxes (tax equivalent).....	67,101	51,827	70,086	83,210	83,012	29.47	-11.11
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	222,451	171,618	237,688	270,800	271,116	29.62	59.07
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	222,451	171,618	237,688	270,800	271,116	29.62	59.07
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	222,451	171,618	237,688	270,800	271,116	29.62	59.07
Investment securities income (tax equivalent).....	87,926	92,625	115,810	196,092	191,167	-5.07	-19.60
US Treasury and agency securities (excluding mortgage-backed securities).....	5,182	8,421	8,734	22,250	22,825	-38.46	128.18
Mortgage-backed securities.....	56,250	50,478	63,338	122,009	109,994	11.43	7.69
All other securities.....	26,494	33,726	43,738	51,833	58,348	-21.44	-51.70
Cash dividends declared.....	115,971	115,111	153,526	126,704	90,505	0.75	99.90
Common.....	115,503	114,660	152,923	126,146	90,001	0.74	100.10
Preferred.....	468	451	603	558	504	3.77	61.38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.70	2.90	34	3.18	3.35	32	3.11	3.27	33	3.96	4	48	3.88	3.87	54
Less: Interest expense	0.07	0.24	12	0.19	0.54	9	0.17	0.48	10	0.48	0.98	12	0.35	0.79	10
Equals: Net interest income (tax equivalent)	2.63	2.65	46	2.99	2.80	62	2.94	2.77	58	3.48	3.01	72	3.53	3.08	73
Plus: Non-interest income	0.55	1.09	25	0.57	1.21	23	0.57	1.21	24	0.70	1.32	21	0.75	1.31	24
Equals: adjusted operating income (tax equivalent)	3.18	3.80	21	3.57	4.06	25	3.51	4.04	25	4.18	4.41	39	4.28	4.46	41
Less: Overhead expense	1.65	2.21	14	1.94	2.59	21	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
Less: Provision for credit losses	0.04	-0.12	85	0.25	0.66	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	46	0	0	46	0	0	49	0	0	2
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	48	0	0.03	17	0	0.02	17	0	0.01	50	0	0	50
Plus: other tax equivalent adjustments	0	0	8	0.01	0	90	0.01	0	90	0.02	0	92	0.01	0	90
Equals: Pretax net operating income (tax equivalent)	1.49	1.76	29	1.39	0.91	79	1.40	1.04	76	1.85	1.56	74	1.96	1.57	84
Less: Applicable income taxes (tax equivalent)	0.34	0.41	31	0.32	0.21	79	0.32	0.23	76	0.44	0.36	74	0.46	0.33	86
Less: Minority interest	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.14	1.34	33	1.07	0.70	78	1.08	0.81	75	1.42	1.19	75	1.50	1.24	78
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.14	1.34	33	1.07	0.71	77	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Memo: Net income (last four quarters)	1.13	1.30	37	1.14	0.81	76	1.08	0.82	74	1.42	1.19	75	1.50	1.24	78
Net income—BHC and noncontrolling (minority) interest	1.14	1.35	32	1.07	0.72	77	1.08	0.83	74	1.42	1.20	75	1.50	1.25	78
Margin Analysis															
Average earning assets / Average assets	97.13	93.09	90	96.83	92.11	93	96.85	92.32	92	97.11	91.05	96	96.91	91.48	94
Average interest-bearing funds / Average assets	82.08	61.98	94	82.38	64.67	94	82.17	64.06	94	83.36	65.57	95	83.41	65.56	94
Interest income (tax equivalent) / Average earning assets	2.78	3.12	26	3.29	3.64	25	3.21	3.55	24	4.07	4.41	28	4.01	4.24	34
Interest expense / Average earning assets	0.07	0.26	12	0.20	0.58	7	0.17	0.52	6	0.49	1.08	11	0.37	0.86	10
Net interest income (tax equivalent) / Average earning assets	2.71	2.85	34	3.09	3.05	46	3.03	3.01	45	3.58	3.33	59	3.64	3.38	61
Yield or Cost															
Total loans and leases (tax equivalent)	4.32	4.07	68	4.49	4.35	65	4.50	4.27	68	4.90	5.09	44	4.76	4.95	45
Interest-bearing bank balances	0.10	0.13	12	0.31	0.36	45	0.27	0.27	52	1.85	2.04	37	1.56	1.64	42
Federal funds sold and reverse repos		0.25			0.75			0.68			2.44			2.17	
Trading assets		0.45			0.65			0.60			0.99			1.11	
Total earning assets	2.74	3.09	25	3.23	3.61	25	3.15	3.51	25	4.01	4.36	27	3.94	4.20	32
Investment securities (tax equivalent)	1.13	1.77	6	1.88	2.36	18	1.66	2.25	11	3.06	2.76	79	3.05	2.68	79
US Treasury and agency securities (excluding mortgage-backed securities)	1.06	1.23	41	1.46	1.85	33	1.32	1.75	30	2.58	2.32	74	2.30	2.05	70
Mortgage-backed securities	0.81	1.55	3	1.32	2.17	3	1.09	2.05	2	2.68	2.61	62	2.56	2.50	59
All other securities	4.68	2.85	89	4.75	3.28	87	4.92	3.24	88	5.36	4.06	84	5.64	4.20	85
Interest-bearing deposits	0.05	0.22	8	0.20	0.60	7	0.17	0.53	7	0.56	1.10	12	0.39	0.81	12
Time deposits of \$250K or more	0.66	0.70	49	1.40	1.53	35	1.31	1.42	37	1.99	1.96	47	0.79	1.44	8
Time deposits < \$250K	0.50	0.67	34	1.22	1.47	27	1.09	1.36	23	1.49	1.82	29	0.77	1.29	16
Other domestic deposits	0.02	0.16	2	0.10	0.41	3	0.08	0.36	2	0.46	0.93	14	0.36	0.67	16
Foreign deposits		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.18	7	0.66	0.71	61	0.66	0.62	67	0	1.86	2	0	1.51	1
Other borrowed funds and trading liabilities	10.22	1.29	99	8.43	1.54	99	9.38	1.50	99	2.51	2.38	61	2.18	2.28	46
All interest-bearing funds	0.09	0.38	6	0.23	0.82	2	0.20	0.74	2	0.57	1.49	5	0.42	1.19	5

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	107,318	92,412	126,328	134,240	134,865
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	33,181	31,460	42,552	51,510	49,052
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	425	-667	-749	-17	2,059
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	7,431	6,792	10,071	5,683	3,668
Other non-interest income	66,281	54,827	74,454	77,064	80,086
Total overhead expenses	322,297	311,454	423,771	435,809	412,298
Personnel expense	192,980	179,899	249,153	253,691	233,096
Net occupancy expense	37,110	38,430	51,000	49,645	48,101
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	79	79	106	106	106
Other operating expenses	92,128	93,046	123,512	132,367	130,995
Fee income on mutual funds and annuities	0	0	0	0	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,693	2,875	2,836	2,973	2,837
Average personnel expense per employee	71.66	62.57	87.85	85.33	82.16
Average assets per employee	9,645.05	7,458.70	7,770.45	6,427.06	6,365.80

	BHC	Peer # 1	Pct												
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	52.68	58.85	21	55.15	62.06	24	55.59	62.28	27	55.34	61.29	23	54.23	60.88	21
Percent of Average Assets															
Total overhead expense	1.65	2.21	14	1.94	2.59	21	1.92	2.57	20	2.28	2.69	30	2.28	2.71	26
Personnel expense	0.99	1.23	22	1.12	1.30	29	1.13	1.30	31	1.33	1.41	41	1.29	1.44	36
Net occupancy expense	0.19	0.24	25	0.24	0.26	38	0.23	0.26	34	0.26	0.28	42	0.27	0.28	43
Other operating expenses	0.47	0.72	11	0.58	0.95	18	0.56	0.94	14	0.69	0.97	27	0.73	0.97	26
Overhead less non-interest income	1.10	1.08	46	1.36	1.27	58	1.35	1.25	55	1.58	1.32	66	1.54	1.38	57
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	51.99	58.34	22	54.31	61.60	22	54.76	61.82	24	54.55	60.64	22	53.40	60.37	19
Personnel expense	31.13	32.89	32	31.37	32.31	38	32.19	32.36	44	31.76	32.39	44	30.19	32.51	32
Net occupancy expense	5.99	6.26	44	6.70	6.55	53	6.59	6.58	51	6.21	6.52	44	6.23	6.48	43
Other operating expenses	14.87	18.68	20	16.24	22.16	24	15.97	22.28	20	16.58	21.20	26	16.98	20.90	27
Total non-interest income	17.31	28.20	27	16.11	28.52	23	16.32	28.83	24	16.80	29.23	24	17.47	28.50	24
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	5.35	3.25	84	5.49	3.23	83	5.50	3.27	84	6.45	3.88	84	6.35	4.15	78
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.07	0.56	34	-0.12	-0.04	23	-0.10	0.01	23	0	0.28	12	0.27	0.65	47
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	1.20	3.64	34	1.18	3.74	40	1.30	3.92	40	0.71	1.86	33	0.48	1.61	34
Other non-interest income	10.69	9.39	68	9.56	9.49	61	9.62	9.65	59	9.65	10.04	60	10.37	9.86	63
Overhead less non-interest income	34.68	29.67	59	38.20	31.97	68	38.43	31.93	67	37.75	31.06	66	35.93	31.46	59
Applicable income taxes / Pretax net operating income (tax equivalent)	20.39	21.49	38	18.79	18.64	44	18.62	18.63	44	19.33	20.56	38	19.51	19.04	49
Applicable income tax + TE / Pretax net operating income + TE	23.17	23.11	56	23.19	22.16	60	22.77	21.18	55	23.50	23.23	56	23.44	21.56	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	12,399,043	11,186,413	11,276,010	10,698,436	10,098,850	10.84	38.62
Commercial and industrial loans	528,962	1,222,446	1,233,899	188,546	177,482	-56.73	284.45
Loans to individuals	74,887	71,038	71,463	87,396	90,356	5.42	-18.75
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	22	30		
Other loans and leases	625,708	571,168	586,957	530,628	409,845	9.55	150.09
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	13,628,600	13,051,065	13,168,329	11,505,028	10,776,563	4.43	44.60
Less: Allowance for loan and lease losses	156,768	146,310	149,408	109,093	100,085	7.15	73.36
Net loans and leases	13,471,832	12,904,755	13,018,921	11,395,935	10,676,478	4.39	44.32
Debt securities that reprice or mature in over 1 year	10,373,290	6,978,125	8,794,043	5,656,490	6,157,910	48.65	84.93
Mutual funds and equity securities	588	133	155	215	139	342.11	
Subtotal	23,845,710	19,883,013	21,813,119	17,052,640	16,834,527	19.93	59.57
Interest-bearing bank balances	1,233,442	1,783,823	1,090,000	1,127,543	580,718	-30.85	83.78
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	1,036,153	621,996	271,634	764,580	227,488	66.59	1330.87
Trading assets	0	0	0	0	0		
Total earning assets	26,115,305	22,288,832	23,174,753	18,944,763	17,649,518	17.17	66.17
Non-interest-bearing cash and due from depository institutions	354,366	334,898	372,663	189,369	180,339	5.81	51.37
Premises, fixed assets, and leases	296,093	316,364	310,465	329,322	331,513	-6.41	-11.18
Other real estate owned	2,421	2,628	3,192	1,124	1,575	-7.88	-59.33
Investment in unconsolidated subsidiaries	0	0	0	0	928		-100.00
Intangible and other assets	620,355	599,057	609,868	506,734	414,289	3.56	64.52
Total assets	27,388,540	23,541,779	24,470,941	19,971,312	18,578,162	16.34	64.32
Quarterly average assets	27,013,907	22,979,021	23,816,650	19,675,376	18,459,531	17.56	65.05
Average loans and leases (YTD)	13,444,681	12,328,274	12,517,936	11,041,088	10,479,349	9.06	47.87
Memoranda							
Loans held-for-sale	19,519	17,380	19,248	21,299	3,229	12.31	232.41
Loans not held-for-sale	13,609,081	13,033,685	13,149,081	11,483,729	10,773,334	4.41	44.49
Real estate loans secured by 1-4 family	7,374,851	7,062,825	7,086,139	6,778,578	6,494,558	4.42	28.80
Commercial real estate loans	5,018,734	4,117,300	4,183,920	3,913,298	3,596,896	21.89	56.09
Construction and land development	1,026,616	921,433	894,196	945,839	1,048,435	11.42	15.35
Multifamily	919,252	637,029	644,497	606,386	528,219	44.30	107.98
Nonfarm nonresidential	3,072,866	2,558,838	2,645,227	2,361,073	2,020,242	20.09	63.16
Real estate loans secured by farmland	5,457	6,288	5,951	6,560	7,396	-13.22	44.67
Total investment securities	11,410,031	7,600,254	9,065,832	6,421,285	6,392,322	50.13	99.81
U.S. Treasury securities	0	260,017	0	509,050	279,313	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	772,417	277,540	336,777	208,972	792,619	178.31	571.10
Municipal securities	777,920	906,523	741,474	891,824	1,036,466	-14.19	-30.30
Mortgage-backed securities	9,859,106	6,156,041	7,987,426	4,811,224	4,283,785	60.15	123.17
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	588	133	155	215	139	342.11	
Available-for-sale securities	10,712,309	6,474,443	8,088,336	4,993,149	4,079,537	65.46	224.98
U.S. Treasury securities	0	260,017	0	509,050	239,354	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	772,417	277,540	336,777	193,973	194,596	178.31	2976.38
Municipal securities	313,733	303,918	195,073	235,432	333,986	3.23	-26.43
Mortgage-backed securities	9,626,159	5,632,968	7,556,486	4,054,694	3,311,601	70.89	245.85
Asset-backed securities	0	0	0	0	0		-100.00
Other debt securities	0	0	0	0	0		
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)	51,576	71,785	70,086	63,451	22,856	-28.15	-28.84
Available-for-sale securities appreciation (depreciation)	-19,482	71,694	78,395	50,939	30,816		
Structured notes, fair value	99,776	0	0	0	130,019		149.40
Pledged securities	1,463,899	1,247,129	1,140,399	1,108,569	1,149,174	17.38	4.11

BHC Name _____

City/State _____

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,609,079	1,942,837	2,084,182	1,543,087	1,400,123	34.29	115.34
NOW, ATS and transaction accounts	814,367	666,617	742,520	597,616	543,682	22.16	51.15
Time deposits less brokered deposits < \$250K	939,813	1,008,565	996,864	1,141,872	890,882	-6.82	
MMDA and other savings accounts	20,419,732	16,907,725	17,712,662	14,174,093	13,663,152	20.77	69.77
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	24,782,991	20,525,744	21,536,228	17,456,668	16,497,839	20.74	71.69
Time deposits of \$250K or more	282,004	354,498	340,470	480,329	180,317	-20.45	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	59,378	56,864	64,973	62,286	59,258	4.42	-16.91
Other borrowings w/remaining maturity over 1 year	14,101	14,359	14,296	14,543	14,777	-1.80	-38.55
Brokered deposits < \$250K	0	6,759	5,802	4,435	5,827	-100.00	
Noncore funding	355,483	432,480	425,541	561,593	260,179	-17.80	-45.08
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	30,518		-100.00
Other liabilities	248,144	666,758	546,741	109,962	104,239	-62.78	89.55
Total liabilities	25,386,618	21,624,982	22,508,510	18,128,223	16,892,775	17.39	66.32
Equity Capital							
Perpetual preferred stock (including surplus)	20,229	21,438	21,730	21,535	20,380	-5.64	72.90
Common stock	104,778	78,954	90,073	70,317	55,432	32.71	135.02
Common surplus	39,487	40,082	42,450	38,200	32,216	-1.48	100.15
Retained earnings	1,852,100	1,722,385	1,749,199	1,674,718	1,554,179	7.53	46.34
Accumulated other comprehensive income	-14,672	53,938	58,979	38,319	23,180		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	2,001,922	1,916,797	1,962,431	1,843,089	1,685,387	4.44	42.51
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,001,922	1,916,797	1,962,431	1,843,089	1,685,387	4.44	42.51
Total liabilities and capital	27,388,540	23,541,779	24,470,941	19,971,312	18,578,162	16.34	64.32
Memoranda							
Non-interest-bearing deposits	2,609,079	1,942,837	2,084,182	1,543,087	1,400,123	34.29	115.34
Interest-bearing deposits	22,455,916	18,944,164	19,798,318	16,398,345	15,283,860	18.54	63.01
Total deposits	25,064,995	20,887,001	21,882,500	17,941,432	16,683,983	20.00	67.24
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,962,431	1,843,089	1,843,089	1,685,387	1,531,240		
Accounting restatements	6,185	0	0	168	0		
Net income	222,451	171,618	237,688	270,800	271,116		
Net sale of new perpetual preferred stock	-3,055	-767	-548	323	-120		
Net sale of new common stock	3,532	2,349	15,067	-2,024	-10,814		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	115,971	115,111	153,526	126,704	90,505		
Change in other comprehensive income	-73,651	15,619	20,661	15,139	-15,530		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	2,001,922	1,916,797	1,962,431	1,843,089	1,685,387		

BHC Name

City/State

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.27	36.06	74	47.52	36.66	70	46.08	36.22	68	53.57	37.78	73	54.36	37.19	78
Commercial and industrial loans	1.93	11.11	5	5.19	14.40	12	5.04	13.52	12	0.94	12.02	5	0.96	12.85	5
Loans to individuals	0.27	3.60	21	0.30	3.57	21	0.29	3.40	20	0.44	4.20	23	0.49	4.31	23
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	23	0	0.30	24
Other loans and leases	2.28	4.26	36	2.43	4.66	36	2.40	4.63	32	2.66	5.01	37	2.21	5	29
Net loans and leases	49.19	58.81	18	54.82	63	21	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Debt securities over 1 year	37.87	18.32	96	29.64	14.80	93	35.94	15.55	97	28.32	14.60	96	33.15	14.63	96
Mutual funds and equity securities	0	0.05	33	0	0.06	30	0	0.05	31	0	0.06	31	0	0.06	29
Subtotal	87.06	78.17	83	84.46	79.07	64	89.14	78.16	92	85.39	79.65	63	90.61	79.97	93
Interest-bearing bank balances	4.50	9.37	25	7.58	6.40	63	4.45	7.51	31	5.65	3.06	76	3.13	3.04	60
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	3.78	1.51	88	2.64	1.85	74	1.11	1.68	44	3.83	1.91	81	1.22	1.96	49
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	95.35	91.57	90	94.68	90.87	89	94.70	91.05	91	94.86	89.53	96	95	89.74	94
Non-interest cash and due from depository institutions	1.29	0.99	77	1.42	1.03	78	1.52	1.07	88	0.95	1.14	35	0.97	1.21	34
Other real estate owned	0.01	0.01	55	0.01	0.03	43	0.01	0.02	54	0.01	0.03	26	0.01	0.04	26
All other assets	3.35	7.39	6	3.90	8.03	4	3.77	7.82	3	4.19	9.27	3	4.03	8.98	7
Memoranda															
Short-term investments	8.29	12.31	33	10.22	10.21	62	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
U.S. Treasury securities	0	1.18	12	1.10	0.91	77	0	0.84	17	2.55	1.03	76	1.50	1.04	70
US agency securities (excluding mortgage-backed securities)	2.82	0.75	88	1.18	0.59	75	1.38	0.63	78	1.05	0.54	76	4.27	0.69	92
Municipal securities	2.84	1.70	75	3.85	1.60	80	3.03	1.69	73	4.47	1.34	87	5.58	1.62	90
Mortgage-backed securities	36	13.46	97	26.15	11.20	96	32.64	11.75	98	24.09	11.44	93	23.06	11.13	94
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	8	0	0.40	9	0	0.42	10	0	0.39	9	0	0.41	9
Loans held-for-sale	0.07	0.50	35	0.07	0.52	27	0.08	0.52	27	0.11	0.39	36	0.02	0.30	26
Loans held for investment	49.69	58.34	20	55.36	63.22	22	53.73	61.72	22	57.50	63.50	25	57.99	63.93	26
Real estate loans secured by 1-4 family	26.93	11.57	93	30	12.28	95	28.96	11.91	94	33.94	13.29	94	34.96	13.46	96
Revolving	1.38	1.44	56	1.69	1.72	55	1.53	1.66	55	2.20	2.07	57	2.39	2.27	57
Closed-end, secured by first liens	25.23	9.73	92	27.82	10.10	94	27.05	9.81	95	31.03	10.69	94	31.79	10.57	96
Closed-end, secured by junior liens	0.32	0.19	81	0.49	0.24	83	0.38	0.22	82	0.71	0.28	89	0.78	0.31	89
Commercial real estate loans	18.32	22.35	39	17.49	22.30	35	17.10	22.22	34	19.59	22.23	43	19.36	21.58	46
Construction and land development	3.75	3.40	57	3.91	3.47	59	3.65	3.40	57	4.74	3.44	67	5.64	3.51	78
Multifamily	3.36	3.32	63	2.71	3.10	51	2.63	3.12	51	3.04	3.01	58	2.84	2.72	63
Nonfarm nonresidential	11.22	14.65	36	10.87	14.72	35	10.81	14.72	33	11.82	14.69	39	10.87	14.44	39
Real estate loans secured by farmland	0.02	0.35	36	0.03	0.33	35	0.02	0.33	37	0.03	0.36	38	0.04	0.41	43

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	90.98	60.51	96	85.71	56.15	93	85.63	57.15	93	92.99	57.46	98	93.71	56.49	97
Real estate loans secured by 1-4 family	54.11	20	96	54.12	19.51	97	53.81	19.43	97	58.92	20.75	98	60.27	21.10	98
Revolving	2.76	2.47	57	3.05	2.66	58	2.85	2.64	57	3.81	3.15	58	4.13	3.50	59
Closed-end	51.35	17.35	96	51.07	16.64	97	50.97	16.59	97	55.11	17.39	98	56.14	17.39	98
Commercial real estate loans	36.83	37.13	45	31.55	33.63	44	31.77	34.63	42	34.01	33.52	46	33.38	32.14	48
Construction and land development	7.53	5.69	66	7.06	5.18	68	6.79	5.26	66	8.22	5.09	75	9.73	5.20	80
1-4 family	1.87	1.19	74	2.18	0.94	79	1.87	0.93	78	2.53	0.94	83	2.72	1.02	84
Other	5.66	4.46	63	4.88	4.09	61	4.92	4.19	61	5.69	4.02	71	7.01	4.05	82
Multifamily	6.75	5.41	69	4.88	4.78	57	4.89	4.96	58	5.27	4.69	67	4.90	4.10	67
Nonfarm nonresidential	22.55	24.45	44	19.61	22.19	39	20.09	22.93	39	20.52	22.15	44	18.75	21.40	43
Owner-occupied	7.51	8.31	50	6.17	7.46	40	6.66	7.68	43	6.54	7.72	45	6.36	8.03	44
Other	15.04	15.83	47	13.43	14.52	44	13.43	14.95	41	13.98	14.34	48	12.39	13.38	47
Real estate loans secured by farmland	0.04	0.61	36	0.05	0.52	38	0.05	0.54	37	0.06	0.55	41	0.07	0.63	44
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	3.88	19.45	3	9.37	22.98	9	9.37	22.17	10	1.64	19.53	5	1.65	20.32	5
Loans to individuals	0.55	6.58	21	0.54	6.23	21	0.54	6.13	20	0.76	7.13	20	0.84	7.36	21
Credit card loans	0.44	0.51	72	0.44	0.63	71	0.45	0.65	72	0.62	0.81	71	0.68	1.02	73
Agricultural loans	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	23	0	0.46	24
Other loans and leases	4.59	8.42	45	4.38	9.11	42	4.46	9.09	42	4.61	9.85	38	3.80	9.66	33
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	573.92	383.43	87	560.41	387.92	82	552.79	381.27	82	562.86	391.26	79	567.65	379.80	77
Real estate loans secured by 1-4 family	341.36	124.74	95	353.83	130.23	95	347.39	125.03	95	356.63	138.18	95	365.06	137.84	96
Revolving	17.44	15.53	59	19.94	18.32	60	18.37	17.42	58	23.07	21.26	59	24.99	23.33	61
Closed-end	323.92	107.54	94	333.89	110.40	96	329.02	106.14	96	333.56	115.20	95	340.06	112.79	97
Commercial real estate loans	232.30	238.58	46	206.27	237.16	37	205.11	234.65	39	205.88	229.44	42	202.18	219.72	46
Construction and land development	47.52	36.07	64	46.16	36.48	66	43.84	35.62	64	49.76	34.95	68	58.93	35.36	77
1-4 family	11.82	7.44	72	14.24	6.64	80	12.05	6.34	78	15.32	6.61	79	16.49	7.04	79
Other	35.70	28.34	62	31.92	28.60	57	31.79	28.16	58	34.44	27.32	62	42.44	27.26	73
Multifamily	42.55	35.29	70	31.91	32.93	56	31.60	32.74	60	31.90	31.04	59	29.69	27.85	62
Nonfarm nonresidential	142.23	156.30	43	128.19	156.60	38	129.68	155.06	39	124.22	152.10	41	113.56	147.22	41
Owner-occupied	47.36	52.63	49	40.37	52.43	40	42.99	52.37	42	39.60	53.07	41	38.51	54.89	39
Other	94.88	100.99	50	87.82	101.87	39	86.69	100.54	39	84.62	97.41	44	75.05	91.80	44
Real estate loans secured by farmland	0.25	3.67	36	0.32	3.43	36	0.29	3.44	36	0.35	3.60	38	0.42	4.02	43
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	24.48	116.17	4	61.24	150.16	13	60.49	139.91	12	9.92	122.02	6	9.98	128.82	5
Loans to individuals	3.47	36.56	23	3.56	36.83	22	3.50	37.47	22	4.60	43.51	24	5.08	42.67	23
Credit card loans	2.76	2.58	73	2.91	3.28	70	2.93	3.30	71	3.75	4.34	71	4.13	5.31	72
Agricultural loans	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	22	0	2.72	24
Other loans and leases	28.96	47.63	44	28.61	49.92	40	28.77	49.54	39	27.92	52.44	34	23.04	51.79	31
Supplemental															
Non-owner occupied CRE loans / Gross loans	29.53	29.25	50	25.45	26.62	47	25.16	27.32	46	27.57	26.45	49	27.14	24.79	52
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	186.31	187.63	51	166.42	186.45	41	162.41	183.76	41	166.89	178.57	45	164.39	167.93	49
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	233.67	244.92	44	206.78	243.47	36	205.40	240.85	39	206.49	236.10	41	202.90	225.98	44

BHC Name _____

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Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	8.29	12.31	33	10.22	10.21	62	5.56	11.17	25	9.47	7.63	70	4.35	7.80	47
Liquid assets	44.61	29.12	88	37.43	24.65	85	39.99	26.22	86	34.28	22.44	80	32.91	22.72	80
Investment securities	41.66	20.37	97	32.28	17.19	90	37.05	17.85	96	32.15	16.99	92	34.41	17.27	94
Net loans and leases	49.19	58.81	18	54.82	63	21	53.20	61.58	20	57.06	63.77	23	57.47	63.98	24
Net loans, leases and standby letters of credit	49.34	59.61	17	54.96	63.89	19	53.32	62.48	19	57.26	64.84	22	57.72	65.07	23
Core deposits	90.49	75.52	99	87.19	69.20	99	88.01	70.67	99	87.41	63.09	99	88.80	62.13	99
Noncore funding	1.30	10.15	3	1.84	15.53	2	1.74	14.13	2	2.81	19.36	1	1.40	21.34	0
Time deposits of \$250K or more	1.03	1.67	36	1.51	2.35	38	1.39	2.11	38	2.41	2.94	49	0.97	2.89	21
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.22	0.88	49	0.24	1.75	29	0.27	1.24	41	0.31	3.01	19	0.32	3.67	15
Earning assets that reprice within 1 year	14.54	38.80	4	22.94	38.76	13	17.31	39.38	6	26.43	39.29	15	21.08	40.29	9
Interest-bearing liabilities that reprice within 1 year	3.43	6.64	27	4.70	8.86	29	4.45	8.20	31	6.30	10.19	23	4.46	10.01	20
Long-term debt that reprices within 1 year	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year	11.11	30.83	12	18.25	27.76	26	12.86	29.11	13	20.12	26.63	32	16.62	27.38	28
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-8.03	-3.31	34	-9.92	6.19	9	-4.29	3.20	29	-7.80	14.45	5	-3.26	16.62	5
Net short-term noncore funding dependence	-8.47	-9.17	43	-10.39	-2.71	20	-4.72	-4.76	44	-8.62	3.38	14	-3.73	4.66	17
Short-term investment / Short-term noncore funding	907.46	304.29	91	709.57	149.65	96	409.10	184.19	87	448.31	77.77	97	448.98	66.46	96
Liquid assets - short-term noncore funding / Nonliquid assets	78.90	36.72	90	57.53	24.47	87	64.38	28.18	88	48.94	16.97	87	47.61	16.04	85
Net loans and leases / Total deposits	53.75	73.05	12	61.78	82.06	11	59.49	79.43	10	63.52	90.31	10	63.99	90.08	10
Net loans and leases / Core deposits	54.36	78.83	8	62.87	92.26	6	60.45	88.34	7	65.28	103.93	5	64.71	105	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	2.57	0.50	91	3.88	1.73	80	3.71	1.57	82	3.54	0.72	96	1.36	-0.82	98
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.97	1.06	9	3.88	4.54	54	4.15	4.31	58	2.84	1.36	82	1.84	-1.98	99
Structured notes appreciation (depreciation) / Tier 1 capital	-0.01	0	20	0	0		0.02			0			0	-0.05	90
Percent of Investment Securities															
Held-to-maturity securities	6.11	13.65	50	14.81	11.41	63	10.78	11.38	58	22.24	12.67	68	36.18	16.19	79
Available-for-sale securities	93.89	84.59	51	85.19	86.72	36	89.22	87.23	42	77.76	85.40	32	63.82	81.88	20
U.S. Treasury securities	0	6.01	12	3.42	5.26	66	0	4.72	16	7.93	6.15	71	4.37	6.99	56
US agency securities (excluding mortgage-backed securities)	6.77	4.24	73	3.65	3.94	66	3.71	4.01	66	3.25	3.49	62	12.40	4.02	87
Municipal securities	6.82	8.38	56	11.93	9.87	65	8.18	9.83	57	13.89	7.75	74	16.21	9.16	73
Mortgage-backed securities	86.41	66.09	78	81	66.61	69	88.10	66.64	77	74.93	67.43	52	67.01	65.45	46
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	0	3.01	8	0	2.93	9	0	3.01	9	0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.01	0.29	31	0	0.38	27	0	0.35	28	0	0.40	30	0	0.42	25
Debt securities 1 year or less	9.08	8.18	64	8.18	11.25	49	3	10.55	23	11.91	11.86	60	3.56	11.91	22
Debt securities 1 to 5 years	1.74	17.39	10	43.87	17.70	89	37.01	17.03	87	72.92	17.94	96	73.38	19.18	96
Debt securities over 5 years	89.18	72.07	76	47.95	68.10	22	59.99	69.86	28	15.17	66.02	6	22.95	64.73	8
Pledged securities	12.83	33.37	21	16.41	37.16	26	12.58	35.67	22	17.26	30.57	35	17.98	33.30	29
Structured notes, fair value	0.87	0.06	92	0	0.02	42	0	0.02	42	0	0.03	42	2.03	0.04	96
Percent Change from Prior Like Quarter															
Short-term investments	-5.66	64.27	16	34.65	124.80	31	-28.04	183.32	4	134.11	26.69	89	14.90	6.77	65
Investment securities	50.13	32.48	71	19.18	20.30	58	41.18	23.62	78	0.45	11.75	29	6.86	9.42	61
Core deposits	20.74	16.96	70	19.87	26	35	23.37	26.88	45	5.81	11.23	40	5.78	7.29	54
Noncore funding	-17.80	-21.64	57	-21.53	-6.57	29	-24.23	-12.18	37	115.85	6.59	97	-18.32	10.67	8

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,930,308	2,778,686	2,530,307
Commit: Secured commercial real estate loans	1,662,891	923,120	1,089,967	1,003,189	867,995
Commit: Unsecured real estate loans	60,309	54,417	57,750	42,612	32,575
Credit card lines (reported semiannually, June/Dec)			408,588	420,062	420,328
Securities underwriting	0	0	0	0	0
Standby letters of credit	41,337	34,308	29,900	39,809	47,380
Commercial and similar letters of credit	517	483	483	10	1,704
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	57,827	56,316	52,423	40,677	15,831
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	364,018	378,974	375,149	353,399	258,857
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							11.97	22.01	14	13.91	23.52	18	13.62	24.05	16
Standby letters of credit	0.15	0.66	13	0.15	0.72	12	0.12	0.71	10	0.20	0.84	20	0.26	0.92	23
Commercial and similar letters of credit	0	0.02	48	0	0.02	47	0	0.02	46	0	0.02	35	0.01	0.02	53
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	1.54	47.31	12	1.85	51.49	8	1.75	48.62	7	1.97	68.47	11	1.48	65.81	9
Interest rate contracts	1.54	35.15	12	1.85	36.10	9	1.75	34.36	8	1.97	47.31	11	1.48	43.84	9
Interest rate futures and forward contracts	0.21	4.39	47	0.24	8.89	38	0.21	6.21	34	0.20	10.67	38	0.09	11.40	35
Written options contracts (interest rate)	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	1.33	20.27	18	1.61	20.71	16	1.53	20.83	15	1.77	28.86	15	1.39	26.74	13
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							23.41	42.82	25	25.17	45.53	28	24.15	44.93	23

BHC Name _____

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Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	421,845	435,290	427,572	394,076	274,688
Interest rate contracts	421,845	435,290	427,572	394,076	274,688
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	57,827	56,316	52,423	40,677	15,831
Written options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	364,018	378,974	375,149	353,399	258,857
Held for trading					
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded					
Interest rate contracts	421,845	435,290	427,572	394,076	274,688
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)					
One year or less	57,827	56,316	52,423	40,677	15,831
Over 1 year to 5 years	62,045	37,869	47,028	7,239	0
Over 5 years	301,973	341,104	328,121	346,160	258,857
Gross negative fair value (absolute value)					
Held for trading	20,912	46,285	38,298	12,275	886
Gross positive fair value					
Held for trading	0	0	0	0	0
Non-traded	1,304	1,296	443	2,161	6,211
Current credit exposure on risk-based capital derivative contracts	395	0	0	2,004	6,102
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

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Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards															
Written options	13.71	12.59	64	12.94	14.59	59	12.26	14.05	57	10.32	13.49	59	5.76	12.78	47
Exchange-traded	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Over-the-counter	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Exchange-traded	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Over-the-counter	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Held for trading	86.29	71.71	58	87.06	67.37	63	87.74	68.76	63	89.68	69.75	67	94.24	70.34	69
Interest rate contracts															
Foreign exchange contracts	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Equity, commodity, and other contracts	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts															
Equity, commodity, and other contracts	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts															
Non-traded	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded															
Interest rate contracts	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Equity, commodity, and other contracts	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Derivative contracts (excluding futures and forex 14 days or less)															
One year or less	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Over 1 year to 5 years	100	91.91	77	100	90.28	72	100	91.48	75	100	93.86	75	100	94.47	75
Over 5 years	13.71	27.90	42	12.94	31.66	40	12.26	32.05	39	10.32	32.17	33	5.76	32.51	26
Gross negative fair value (absolute value)	14.71	29.78	29	8.70	27.15	23	11	27.06	25	1.84	30.45	15	0	31.16	4
Gross positive fair value	71.58	29.19	90	78.36	28.15	93	76.74	29.56	93	87.84	28.09	96	94.24	28.71	97
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	4.96	1.18	96	10.63	1.65	98	8.96	1.55	99	3.11	0.83	96	0.32	0.72	17
Gross positive fair value (X)	0.31	1.59	7	0.30	2.48	6	0.10	2.23	3	0.55	1.19	23	2.26	0.85	94
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	36	0.03	0.07	43	0.02	0.07	40	0.01	0.06	33	0	0.06	10
Gross positive fair value (X)	0	0.06	8	0	0.10	6	0	0.09	3	0	0.07	11	0	0.06	21
Held for trading (X)	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0	0.01	21	0	0.02	19	0	0.02	14	0	0.01	39	0	0.01	54
Current credit exposure (X)	0	0.05	14	0	0.07	6	0	0.06	5	0	0.05	16	0	0.04	32
Credit losses on derivative contracts	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.59	14	0	0.91	6	0	0.85	5	0.02	0.73	17	0.06	0.53	38

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	149,408	109,093	109,093	100,085	96,603
Gross losses	4,286	4,364	5,499	6,582	7,057
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,134	2,014	2,332	3,023	2,887
Net losses	1,152	2,350	3,167	3,559	4,170
Provision for loan and lease losses	8,512	39,567	43,482	12,567	7,652
Adjustments	0	0	0	0	0
Ending balance	156,768	146,310	149,408	109,093	100,085
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	-0.12	87	0.25	0.66	14	0.20	0.51	14	0.07	0.15	28	0.04	0.14	21
Provision for loan and lease losses / Average loans and leases	0.08	-0.21	87	0.43	1.06	14	0.35	0.82	17	0.11	0.24	33	0.07	0.24	21
Provision for loan and lease losses / Net loan and lease losses	738.89	-65.12	89	1,683.70	587.54	90	1,372.97	487.86	89	353.10	130.58	94	183.50	134.68	81
Allowance for loan and lease losses / Total loans and leases not held for sale	1.15	1.32	35	1.12	1.58	22	1.14	1.58	24	0.95	0.83	65	0.93	0.90	54
Allowance for loan and lease losses / Total loans and leases	1.15	1.30	36	1.12	1.55	23	1.13	1.55	25	0.95	0.81	65	0.93	0.89	54
Allowance for loan and lease losses / Net loans and leases losses (X)	102.06	17.40	93	46.69	11.29	92	47.18	11.58	92	30.65	8.03	92	24	7.54	89
Allowance for loan and lease losses / Nonaccrual assets	1,816.55	330.05	96	1,527.56	301.93	96	1,639.50	299.17	96	2,141.18	218.72	96	839.85	214.03	94
ALLL / 90+ days past due + nonaccrual loans and leases	886.55	271.93	94	779.65	249.38	93	752.65	244.34	95	547.08	151.73	96	706.12	160.51	96
Gross loan and lease losses / Average loans and leases	0.04	0.20	12	0.05	0.35	9	0.04	0.34	8	0.06	0.28	15	0.07	0.30	17
Recoveries / Average loans and leases	0.03	0.08	27	0.02	0.07	23	0.02	0.07	17	0.03	0.08	23	0.03	0.09	15
Net losses / Average loans and leases	0.01	0.12	18	0.03	0.28	9	0.03	0.27	10	0.03	0.21	16	0.04	0.22	19
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	56.99	25.09	87	30.60	24.77	70	35.43	33.98	62	42.84	36.22	72	46.15	41.30	67
Earnings coverage of net loan and lease losses (X)	251.73	26.30	94	107.73	20.97	93	106.88	22.91	91	98.85	24.40	91	83.42	21.75	90
Net Loan and Lease Losses By Type															
Real estate loans	0	0.02	34	-0.01	0.04	16	-0.01	0.04	13	-0.01	0.01	16	-0.01	0.02	23
Real estate loans secured by 1-4 family	0	-0.01	57	0	0.01	49	0	0.01	51	-0.01	0.01	23	0	0.01	28
Revolving	0	-0.07	64	0.01	0.01	59	0.01	0.01	61	-0.02	0.02	22	-0.02	0.03	23
Closed-end	0	-0.01	58	0	0.01	52	0	0	52	-0.01	0	27	0	0.01	38
Commercial real estate loans	-0.01	0.04	17	-0.02	0.06	3	-0.02	0.07	3	-0.02	0.01	8	-0.03	0.01	15
Construction and land development	0	0.01	64	-0.05	0	14	-0.04	0	18	0	-0.01	41	0	-0.03	54
1-4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01	63
Other	0	0.01	63	-0.05	0	10	-0.04	0	13	0	-0.01	38	0	-0.02	50
Multifamily	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential	-0.01	0.05	16	-0.02	0.08	3	-0.02	0.11	1	-0.03	0.02	8	-0.05	0.02	6
Owner-occupied	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	-0.01	0.01	9
Other	-0.01	0.04	13	-0.02	0.05	3	-0.02	0.08	2	-0.03	0.01	4	-0.04	0.01	7
Real estate loans secured by farmland	0	-0.01	55	-0.70	0.04	1	-0.55	0.02	1	0	0.01	48	0	0	50
Commercial and industrial loans	-0.09	0.19	5	0.06	0.46	21	0.04	0.47	15	0.06	0.37	14	-0.04	0.31	5
Loans to individuals	0.88	0.72	66	1.64	1.25	71	1.48	1.13	72	1.65	1.17	72	1.95	1.16	78
Credit card loans	1.05	2.27	22	1.78	3.33	24	1.51	2.92	23	1.52	3.11	22	1.81	2.92	25
Agricultural loans		0.02			0.11			0.19		0	0.08	37	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.28	0.09	84	0.38	0.14	84	0.39	0.15	83	0.66	0.15	89	0.88	0.14	94

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	38,786	38,982	66,507	63,625	67,219
90+ days past due loans and leases	9,053	9,188	10,738	14,846	9,043
Nonaccrual loans and leases	8,630	9,578	9,113	5,095	5,131
Total past due and nonaccrual loans and leases	56,469	57,748	86,358	83,566	81,393
Restructured 30-89 days past due	139	19	1,400	805	2,401
Restructured 90+ days past due	610	540	536	766	0
Restructured nonaccrual	357	1,176	1,104	1,717	2,853
Total restructured loans and leases	1,106	1,735	3,040	3,288	5,254
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	8,955	8,258	7,096	11,374	12,427
Other real estate owned	2,421	2,628	3,192	1,124	1,575
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	6,786
Total other assets past due and nonaccrual	0	0	0	0	6,786

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.28	0.29	59	0.30	0.37	50	0.51	0.39	71	0.55	0.43	73	0.62	0.44	80
90+ days past due loans and leases	0.07	0.09	66	0.07	0.13	60	0.08	0.12	62	0.13	0.15	67	0.08	0.17	54
Nonaccrual loans and leases	0.06	0.54	3	0.07	0.66	3	0.07	0.66	3	0.04	0.51	4	0.05	0.54	2
90+ days past due and nonaccrual loans and leases	0.13	0.68	6	0.14	0.84	3	0.15	0.85	2	0.17	0.71	7	0.13	0.75	4
30-89 days past due restructured	0	0.01	48	0	0.01	36	0.01	0.01	68	0.01	0.01	55	0.02	0.02	72
90+ days past due restructured	0	0	81	0	0.01	77	0	0.01	78	0.01	0.01	78	0	0.01	26
Nonaccrual restructured	0	0.12	6	0.01	0.14	10	0.01	0.13	11	0.01	0.14	17	0.03	0.16	15
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.28	0.29	59	0.30	0.37	50	0.51	0.40	71	0.55	0.43	73	0.62	0.44	80
90+ days past due assets	0.07	0.09	66	0.07	0.13	60	0.08	0.12	62	0.13	0.15	66	0.08	0.18	54
Nonaccrual assets	0.06	0.55	3	0.07	0.67	3	0.07	0.67	3	0.04	0.53	3	0.11	0.57	5
30+ days past due and nonaccrual assets	0.41	1	13	0.44	1.25	9	0.66	1.29	23	0.73	1.19	31	0.82	1.26	30
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.06	0.40	7	0.08	0.52	3	0.08	0.52	3	0.10	0.44	9	0.11	0.48	10
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.42	6	0.09	0.55	4	0.09	0.55	6	0.11	0.48	9	0.12	0.52	10
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.08	0.48	3	0.09	0.61	4	0.09	0.60	3	0.10	0.53	7	0.12	0.60	9
Allowance for loan and lease losses	13.24	67.85	3	14.37	66.38	5	14.28	66.66	3	17.57	115.41	3	21.52	118.28	5
Equity capital + allowance for loan and lease losses	0.96	4.12	6	1.02	5.10	6	1.01	4.97	7	0.98	4.28	9	1.21	4.79	9
Tier 1 capital + allowance for loan and lease losses	0.96	4.89	4	1.05	6.26	4	1.05	6.05	3	1.01	5.65	7	1.21	6.16	7
Loans and leases + other real estate owned	0.15	0.82	5	0.16	0.98	2	0.16	0.97	2	0.17	0.85	5	0.20	0.96	5

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____

City/State _____

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.30	0.25	69	0.34	0.35	54	0.57	0.39	74	0.58	0.38	80	0.63	0.42	79
90+ days past due	0.04	0.12	58	0.05	0.17	58	0.05	0.16	60	0.11	0.16	68	0.06	0.22	53
Nonaccrual	0.06	0.60	9	0.09	0.70	8	0.08	0.76	7	0.04	0.46	8	0.05	0.57	5
Commercial and industrial															
30–89 days past due	0.15	0.24	43	0.06	0.24	25	0.12	0.23	42	0.58	0.31	81	1.41	0.30	98
90+ days past due	0	0.02	39	0	0.03	38	0.07	0.03	77	0.06	0.05	68	0.02	0.05	56
Nonaccrual	0.17	0.65	18	0.01	0.80	4	0	0.75	3	0.34	0.83	25	0.01	0.76	7
Individuals															
30–89 days past due	0.21	0.60	30	0.27	0.74	25	0.28	0.83	20	0.38	0.83	26	0.38	0.84	27
90+ days past due	0.13	0.08	75	0.24	0.11	77	0.26	0.14	79	0.28	0.17	76	0.29	0.16	76
Nonaccrual	0	0.17	9	0	0.24	8	0	0.28	9	0	0.17	25	0	0.23	18
Depository institution loans															
30–89 days past due		0.03			0.01			0			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			0			0	
Agricultural															
30–89 days past due		0.11			0.15			0.17		0	0.24	26	0	0.17	27
90+ days past due		0			0			0		0	0	42	0	0	43
Nonaccrual		0.51			0.72			0.49		0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due		0			3.73			0			0.07			0.01	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.17			0.04			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due	0.04	0.11	54	0.10	0.14	63	0.07	0.18	54	0.08	0.20	49	0.13	0.17	61
90+ days past due	0.66	0.01	98	0.52	0.01	97	0.64	0.01	98	0.46	0.01	97	0.64	0.01	98
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Memoranda															
1-4 family															
30-89 days past due	0.10	0.36	22	0.16	0.51	22	0.58	0.65	58	0.46	0.67	40	0.59	0.71	52
90+ days past due	0.06	0.25	57	0.04	0.36	55	0.06	0.33	57	0.09	0.31	59	0.09	0.46	53
Nonaccrual	0.02	0.76	3	0.04	0.91	3	0.04	0.89	4	0.05	0.73	1	0.05	0.86	2
Revolving															
30-89 days past due	0.52	0.33	75	0.74	0.40	82	0.59	0.48	63	0.80	0.45	83	0.81	0.50	79
90+ days past due	0.05	0.03	78	0.21	0.02	91	0.18	0.03	90	0.07	0.05	75	0.03	0.05	60
Nonaccrual	0	1.05	6	0	1.28	4	0	1.13	5	0	1	5	0.02	1.17	9
Closed-end															
30-89 days past due	0.08	0.36	20	0.12	0.52	18	0.58	0.65	55	0.43	0.70	37	0.57	0.75	48
90+ days past due	0.06	0.27	60	0.03	0.41	54	0.06	0.38	57	0.09	0.35	59	0.09	0.53	54
Nonaccrual	0.02	0.71	3	0.05	0.89	3	0.04	0.87	4	0.05	0.70	4	0.05	0.84	3
Junior lien															
30-89 days past due	0.01	0.01	56	0.01	0.02	57	0.03	0.02	73	0.01	0.02	33	0.01	0.03	37
90+ days past due	0	0	34	0	0	79	0	0	73	0	0	29	0	0	50
Nonaccrual	0	0.04	21	0	0.05	20	0	0.04	19	0.01	0.04	23	0	0.06	20
Commercial real estate															
30-89 days past due	0.60	0.16	93	0.64	0.21	87	0.56	0.26	82	0.79	0.18	95	0.71	0.17	95
90+ days past due	0.01	0.01	64	0.08	0.02	86	0.04	0.02	82	0.15	0.03	90	0.01	0.03	60
Nonaccrual	0.12	0.48	19	0.15	0.53	18	0.15	0.62	14	0.03	0.23	14	0.06	0.28	21
Construction and development															
30-89 days past due	2.12	0.15	96	1.96	0.24	95	1.16	0.28	89	1.70	0.28	93	1.06	0.21	93
90+ days past due	0.05	0.01	91	0.13	0.01	94	0.02	0.01	85	0.64	0.02	98	0.04	0.02	79
Nonaccrual	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	26	0	0.19	26
1-4 family															
30-89 days past due	0.82	0.03	98	1.54	0.03	99	0.61	0.03	98	0.69	0.06	98	0.72	0.06	98
90+ days past due	0	0	45	0.11	0	96	0	0	42	0	0	41	0	0	43
Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other															
30-89 days past due	1.29	0.10	95	0.42	0.17	80	0.55	0.22	81	1.01	0.20	91	0.34	0.13	81
90+ days past due	0.05	0	93	0.02	0	89	0.02	0	90	0.64	0.01	98	0.04	0.02	81
Nonaccrual	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	30	0	0.15	31
Multifamily															
30-89 days past due	0.33	0.09	88	0	0.09	24	0	0.09	22	0	0.08	19	1.88	0.10	98
90+ days past due	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
Nonaccrual	0	0.13	21	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential															
30-89 days past due	0.18	0.12	70	0.32	0.21	72	0.49	0.23	80	0.62	0.14	95	0.23	0.17	68
90+ days past due	0	0.01	28	0.08	0.02	86	0.05	0.02	84	0	0.03	22	0	0.03	50
Nonaccrual	0.20	0.58	24	0.25	0.68	24	0.24	0.80	22	0.06	0.28	15	0.11	0.30	26
Owner Occupied															
30-89 days past due	0.09	0.04	79	0.09	0.07	72	0.26	0.07	92	0.17	0.07	88	0.03	0.09	28
90+ days past due	0	0	35	0.01	0	78	0.05	0	92	0	0.01	26	0	0.01	25
Nonaccrual	0	0.20	5	0	0.26	5	0	0.27	5	0.05	0.16	28	0	0.17	6
Other															
30-89 days past due	0.09	0.07	71	0.23	0.13	74	0.23	0.14	73	0.44	0.07	95	0.20	0.07	85
90+ days past due	0	0.01	34	0.07	0.01	89	0	0.01	33	0	0.01	30	0	0.01	64
Nonaccrual	0.20	0.31	51	0.25	0.36	55	0.24	0.44	44	0.01	0.10	20	0.11	0.13	59
Farmland															
30-89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
Nonaccrual	0	1.06	21	0	1.49	17	0	1.13	19	0	0.84	19	0	1.23	19
Credit card															
30-89 days past due	0.23	0.79	18	0.26	0.92	18	0.28	0.95	20	0.37	1.19	14	0.33	1.22	15
90+ days past due	0.15	0.40	39	0.29	0.55	41	0.32	0.63	33	0.35	0.78	35	0.36	0.73	36
Nonaccrual	0	0.08	36	0	0.06	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Common Equity Tier 1 Capital					
Common stock plus related surplus	144,265	119,036	132,523	108,517	87,648
Retained earnings	1,852,100	1,722,385	1,749,199	1,674,718	1,554,179
Accumulated other comprehensive income (AOCI)	-14,672	53,938	58,979	38,319	23,180
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,981,693	1,895,359	1,940,701	1,821,554	1,665,007
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	12,943	13,049	13,022	13,128	13,233
Accumulated other comprehensive income-related adjustments	-14,672	53,938	58,979	38,319	23,180
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,983,422	1,828,372	1,868,700	1,770,107	1,628,594
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,983,422	1,828,372	1,868,700	1,770,107	1,628,594
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	20,229	21,438	21,730	21,535	50,380
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	20,229	21,438	21,730	21,535	50,380
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	20,229	21,438	21,730	21,535	50,380
Tier 1 Capital	2,003,651	1,849,810	1,890,430	1,791,642	1,678,974
Tier 2 Capital					
Tier 2 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	162,083	142,634	148,157	113,806	104,500
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	162,083	142,634	148,157	113,806	104,500
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	162,083	142,634	148,157	113,806	104,500
Exited advanced approach tier 2 capital					
Total capital	2,165,734	1,992,444	2,038,587	1,905,448	1,783,474
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	27,013,907	22,979,021	23,816,650	19,675,376	18,459,531
Less: Deductions from common equity tier 1 capital	12,943	13,049	13,022	13,128	13,233
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	27,000,964	22,965,972	23,803,628	19,662,248	18,446,298
Total risk-weighted assets	13,717,312	11,402,220	11,846,360	10,727,020	10,093,243
Exited advanced approach total RWA					

	BHC	Peer # 1	Pct												
Capital Ratios															
Common equity tier 1 capital, column A	14.46	12.59	79	16.04	12.26	89	15.77	12.35	86	16.50	12.11	90	16.14	12.09	86
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.61	13.31	73	16.22	12.97	86	15.96	13.08	84	16.70	12.78	88	16.63	12.85	86
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.79	15.21	66	17.47	15.12	85	17.21	15.23	82	17.76	14.36	86	17.67	14.45	85
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	7.42	9.07	11	8.05	9.05	18	7.94	9.13	14	9.11	9.76	37	9.10	9.71	34
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41			7.31	

BHC Name _____

City/State _____

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	347,709	340,148	342,745	325,116	257,065	2.22	45.73

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.90			2.06			2.84			7.32			4.86	
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	16.09	11.72	65	17.04	11.07	74	16.80	11.03	74	17.10	11.51	72	14.45	10.22	62
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	122,206	134,856	133,368	144,344	157,930
Real estate loans	122,191	134,839	133,351	144,344	157,930
Commercial and industrial loans	15	17	17	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	122,206	134,856	133,368	144,344	157,930
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	1.25	31	0	1.17	30
Cost: Interest-bearing deposits		0.12			0.48			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	-9.38	-0.16	35	-13.89	-0.58	25	-7.60	-2.40	42	-8.60	22.48	31	-2.45	7.24	34
Total selected assets	-9.38	3.36	31	-13.89	2.65	23	-7.60	2.04	33	-8.60	12.40	29	-2.45	3.24	38
Deposits		10.74			-1.43			3.46			10.36			5	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Activity as a Percent of Total Assets					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

BHC Name

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Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0.33	0.36	0.35	0.35	0.27

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans.....	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans.....	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

BHC Name _____

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Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change		
						1-Year	5-Year	
Operating Income								
Income from bank subsidiaries	127,588	164,331	198,713	216,382	169,255	-22.36	40.52	
Dividends	115,000	151,400	181,400	200,500	155,000	-24.04	39.39	
Interest	0	0	0	0	0			
Management and service fees	9,824	10,103	13,559	12,029	10,387	-2.76	43.06	
Other income	2,764	2,828	3,754	3,853	3,868	-2.26	93.15	
Income from nonbank subsidiaries	0	0	0	13	114		-100.00	
Dividends	0	0	0	13	114		-100.00	
Interest	0	0	0	0	0			
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	127,588	164,331	198,713	216,395	169,369	-22.36	40.35	
Securities gains (losses)	0	0	0	0	0			
Other operating income	3,304	997	1,740	1,369	1,132	231.39	747.18	
Total operating income	130,892	165,328	200,453	217,764	170,501	-20.83	43.37	
Operating Expenses								
Personnel expenses	32,053	25,770	36,550	33,507	31,104	24.38	62.10	
Interest expense	64	67	89	89	100	-4.48	-73.88	
Other expenses	16,480	16,965	22,493	25,477	26,306	-2.86	6.94	
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	48,597	42,802	59,132	59,073	57,510	13.54	37.17	
Income (loss) before taxes	82,295	122,526	141,321	158,691	112,991	-32.83	47.31	
Applicable income taxes (credit)	-9,119	-8,111	-11,702	-11,641	-11,146			
Extraordinary items								
Income before undistributed income of subsidiaries	91,414	130,637	153,023	170,332	124,137	-30.02	36.15	
Equity in undistributed income of subsidiaries	131,037	40,980	84,665	100,468	146,979	219.76	80.23	
Bank subsidiaries	131,037	40,980	84,665	100,468	146,979	219.76	80.23	
Nonbank subsidiaries	0	0	0	0	0			
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	222,451	171,617	237,688	270,800	271,116	29.62	59.07	
Memoranda								
Bank net income	246,037	192,380	266,065	300,968	301,979	27.89	58.52	
Nonbank net income	0	0	0	13	114		-100.00	
Subsidiary holding companys' net income	0	0	0	0	0			

BHC Name

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RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,926,817	92.77	1,813,917	91.44	1,862,545	91.75	1,758,993	1,642,568	6.22	39.79
Common and preferred stock	1,885,394	90.77	1,773,147	89.38	1,821,855	89.74	1,716,605	1,600,907	6.33	39.53
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	41,423	1.99	40,770	2.06	40,690	2	42,388	41,661	1.60	53.09
Investment in nonbank subsidiaries	0	0	0	0	0	0	0	949		-100.00
Common and preferred stock	0	0	0	0	0	0	0	928		-100.00
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	21		-100.00
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	9,502	0.46	9,396	0.47	9,877	0.49	9,173	7,645	1.13	
Securities	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	67,882	3.27	86,698	4.37	83,600	4.12	63,713	50,784	-21.70	2.66
Cash and due from unrelated depository institution	2,000	0.10	2,000	0.10	2,000	0.10	2,000	3,000	0.00	-33.33
Premises, furnishings, fixtures and equipment	48,016	2.31	51,494	2.60	50,513	2.49	54,005	57,268	-6.75	-11.91
Intangible assets	6,322	0.30	6,322	0.32	6,322	0.31	6,322	6,322	0.00	0.00
Other assets	16,485	0.79	13,948	0.70	15,247	0.75	13,111	10,490	18.19	114.90
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	2,077,024	100.00	1,983,775	100.00	2,030,104	100.00	1,907,317	1,779,026	4.70	36.87
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		-100.00
Subordinated notes and debentures	0	0	0	0	0	0	0	0		
Other liabilities	53,928	2.60	45,069	2.27	45,962	2.26	41,773	39,271	19.66	87.28
Balance due to subsidiaries and related institutions	21,174	1.02	21,909	1.10	21,711	1.07	22,455	54,367	-3.35	-72.31
Total liabilities	75,102	3.62	66,978	3.38	67,673	3.33	64,228	93,638	12.13	-33.41
Equity Capital	2,001,922	96.38	1,916,797	96.62	1,962,431	96.67	1,843,089	1,685,388	4.44	42.51
Perpetual preferred stock (income surplus)	19,880	0.96	21,438	1.08	21,730	1.07	21,535	20,380	-7.27	69.91
Common stock	104,778	5.04	78,954	3.98	90,073	4.44	70,317	55,432	32.71	135.02
Common surplus	39,836	1.92	40,082	2.02	42,450	2.09	38,200	32,217	-0.61	101.92
Retained earnings	1,852,100	89.17	1,722,385	86.82	1,749,199	86.16	1,674,718	1,554,179	7.53	46.34
Accumulated other comprehensive income	-14,672	-0.71	53,938	2.72	58,979	2.91	38,319	23,180		
Other equity capital components	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	2,077,024	100.00	1,983,775	100.00	2,030,104	100.00	1,907,317	1,779,026	4.70	36.87
Memoranda										
Loans and advances from bank subsidiaries	21,135	1.02	21,878	1.10	21,697	1.07	22,415	23,104	-3.40	-13.90
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	30,928		-100.00
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	30,000		-100.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name

City/State

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	15.04	12.52	71	12.29	6.29	90	12.85	7.29	89	15.28	9.68	93	17.16	10.40	94
Bank net income / Average equity investment in banks	17.78	12.35	85	14.72	6.43	93	15.13	7.45	93	18	10.51	90	20.01	11.19	93
Nonbank net income / Average equity investment in nonbanks		13.18			8.01			9.75		7	7.89	61	8.78	7.10	66
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income	110.60	96.45	93	112.10	87.60	82	111.94	88.16	85	111.14	82.22	88	111.38	82.56	92
Nonbank net income / Parent net income	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	22	0.04	3.78	31
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			74			72.48	
Leverage															
Total liabilities / Equity capital	3.75	16.51	21	3.49	20.37	16	3.45	20.06	17	3.48	20.43	18	5.56	20.88	26
Total debt / Equity capital	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	1.78	17.10	18
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
Double Leverage															
Equity investment in subs / Equity capital	94.18	103.15	9	92.51	103.27	6	92.84	102.81	7	93.14	103.22	7	95.04	103.10	12
Total investment in subs / Equity capital	96.25	108.29	7	94.63	110.46	5	94.91	110.16	5	95.44	111.07	3	97.52	112.48	10
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.39	0.27	9	-0.63	0.69	10	-0.59	0.47	11	-0.47	0.36	11	-0.31	0.35	17
Equity investment in subs – equity cap / Net income-div (X)		0.85			2.31			1.82			1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	86.91	152.56	23	111.93	128.63	49	101.81	136.59	32	126.15	177.68	33	126.29	162.34	40
Cash from ops + noncash items + op expense / Op expense + dividend	96.54	155.61	27	122.59	142.45	47	111.47	147.24	35	135.18	190.27	32	135.02	174.91	33
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	92.28	94.59	42	116.66	140.42	48	111.40	134.08	47	107.77	116.34	48	97.81	103.19	42
Pretax operating income + interest expense / Interest expense	28,685.94	1,645.53	99	82,974.63	1,826.91	99	58,887.64	2,016.32	99	78,404.49	1,968.54	98	113,091	2,898.75	97
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	28,685.94	1,896.20	99	82,974.63	1,413.95	99	58,887.64	1,539.23	99	30,617.50	1,632.83	96	2,986.84	1,369.37	85
Dividends + interest from subsidiaries / Interest expense + dividends	99.11	174.48	26	131.45	144.62	53	118.09	150.43	41	158.14	210.80	38	171.20	188.90	46
Fees + other income from subsidiaries / Salary + other expenses	25.94	12.03	77	30.26	14.76	75	29.32	13.95	75	26.93	16.52	72	24.83	16.08	68
Net income / Current part of long-term debt + preferred dividends (X)	475.32	40.79	95	380.53	26.65	95	394.18	35.64	93	485.30	57.11	92	537.93	33.93	96
Other Ratios															
Net assets that reprice within 1 year / Total assets	3.64	3.29	60	5.16	3.69	67	4.86	3.85	63	4.29	2.64	69	3.89	2.61	61
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual	0	1.04	44	0	0.80	40	0	1.03	40	0	0.54	40	0	6.54	38
Total	0	1.64	41	0	0.92	37	0	1.13	37	0	0.58	34	0	6.78	36
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name _____

City/State _____

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	126.86	69.90	85	88.12	84.44	59	100.33	81.10	73	74.39	57.84	72	72.91	57.26	68
Dividends declared / Net income.....	52.13	27.22	90	67.07	49.77	77	64.59	42.29	83	46.79	33.08	77	33.38	27.33	62
Net income – dividends / Average equity.....	7.20	9.25	37	4.05	3.19	58	4.55	4.14	55	8.13	6.46	72	11.43	7.33	89
Percent of Dividends Paid															
Dividends from bank subsidiaries.....	99.16	160.45	33	131.53	130.19	57	118.16	132.17	47	158.24	178.13	46	171.26	157.73	52
Dividends from nonbank subsidiaries.....	0	6.19	21	0	3.74	26	0	3.41	23	0.01	7.53	38	0.13	7.13	50
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	99.16	213.42	24	131.53	167.02	47	118.16	174.85	32	158.25	260.40	32	171.39	215.26	40
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries.....	46.74	43.30	50	78.70	61.85	58	68.18	60.28	57	66.62	66.55	50	51.33	60.71	43
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries.....	3.99	0.87	86	5.25	1.79	81	5.10	1.47	83	4	1.55	81	3.44	1.88	78
Other income from bank subsidiaries.....	1.12	0	97	1.47	0	98	1.41	0	98	1.28	0	98	1.28	0	97
Operating income from bank subsidiaries.....	51.86	48.70	54	85.42	71.13	61	74.69	62.88	60	71.90	69.36	51	56.05	63.43	44
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries.....		66.90			52.29			56.39		100	82.95	65	100	51.40	79
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38		0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries.....		0.66			0.93			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....		0.11			0.20			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....		94.31			70.62			79.84		100	150.41	51	100	99.33	59
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries.....	87.86	72.55	41	91.58	68	51	90.50	69.76	44	92.07	67.32	48	90.91	65.18	52
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries.....	7.51	1.64	85	6.11	2.06	81	6.76	1.87	83	5.52	1.81	82	6.09	2.01	83
Other income from bank subsidiaries.....	2.11	0.03	96	1.71	0.08	92	1.87	0.04	94	1.77	0.03	95	2.27	0.02	95
Operating income from bank subsidiaries.....	97.48	82.68	50	99.40	80.80	62	99.13	82.20	64	99.37	78.80	69	99.27	74.20	62
Dividends from nonbank subsidiaries.....	0	3.56	21	0	2.36	25	0	1.95	23	0.01	2.65	39	0.07	2.57	52
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries.....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	0	5.69	14	0	5.80	18	0	4.70	16	0.01	7.29	23	0.07	7.64	33
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt.....		28.03			27.05			27.08			28.33			26.53	